

New Low-Income Housing Discussed at Chinatown Resident Association Meeting

By Lisa Chong

Single-room occupancy units may become another housing option for overcrowded Chinatown, once a location is identified and building plans are finalized

for 25 to 30 new units.

Developed in conjunction with the Chinese Progressive Association and the Boston Redevelopment Authority, and as a result of an out-of-court lawsuit settlement from the Liberty

Place project, the new proposal was introduced to residents at the Chinatown Resident Association's April 7 meeting.

An existing fund of \$650,000 will aid in the development of the project.

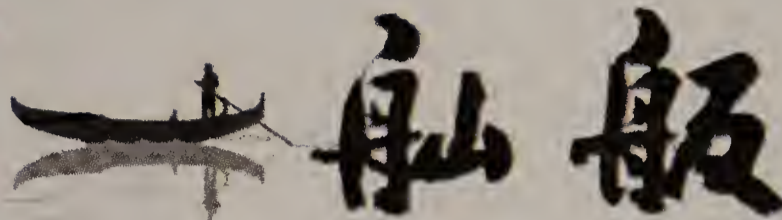
The money is from the 2002 Liberty Place settlement.

When the Boston Redevelopment Authority and the Zoning Board of Appeals approved the 28-story Liberty Place building

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INSIDE  
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一百四十六位專家學者簽署  
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首次購屋的人士必知法則:  
彈性的貸款選擇和  
學習購屋的程序

優惠首次購屋  
把握三家庭屋計畫

成為一名優秀的  
房產經紀人

華埠社區治安報告  
毒品交易問題仍嚴重

146 Scientists, Academics  
Oppose Biodefense Lab

BU Says it Has  
Support From Many  
Scientists

Council Member McDermott  
Notes Need for Biodefense

Co-written by Adam Smith and  
Daniel Schulman

"We, the undersigned scientists, physicians, public health specialists, and academics oppose the construction of a Level 4 Biological Research Laboratory in the South End/Roxbury area of Boston near the Boston Medical Center."

So began a letter hand delivered to Mayor Thomas M. Menino, the Boston City Council, and trustees of Boston

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Councilor Hennigan, left, and Councilor Jerry McDermott, right, listening to MIT molecular biologist Jonathan King, who opposes Boston University's proposed biodefense laboratory.

Asian  
Health  
Disparities  
Mixed

Hearing Reveals  
Complexity of the  
State of Asian Health  
in Massachusetts

By Adam Smith

When it comes to health disparities, Asian Americans in Massachusetts get a mixed bag.

At least that was one key point drawn from two hours of testimony by a diverse group of healthcare providers and advocates on April 12 in front of Massachusetts Representative Peter Koutoujian (D-Waltham). The

CONTINUED PAGE 3

Immigrants Speak on Their Day  
But Critics Get Their Words in Too

By Peijin Chen

Hundreds of immigrants gathered at the State House on April 7 to make their needs and concerns known to state legislators.

Immigrants from various countries, ranging from China to Cape Verde to Ireland, talked about issues that affected their lives, such as affordable health-care, access to driver's licenses



Immigrants listening to a speaker at the State House on Immigrants Day

and in-state tuition fees.

An immigrant from Russia spoke of the exorbitant medical fees associated with her husband's medical condition.

Many state lawmakers and their aides kept their doors -- and ears -- open at the annual Immigrants Day.

A group of Haitians and Ethiopians from the Community Learning Center in Cambridge visited the office of Senator Steven A. Tolman, who was not present at the time. Instead, a legislative aide met with them to discuss issues such as housing and health-care.

"If you cannot sleep, you cannot work," said one immigrant man, referring to difficulties he had finding housing.

The immigrants were joined by their English as a Second Language teachers as well as immigrant and refugee advocates.

Rounding out the democratic experience, also present were those who oppose the growing

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IN ARTS

Vision and Focus

By Matthew Brophy

Fellow artists Lijuan Wang and Yifang Guo were kind enough to meet me at the Newton Free Library Gallery recently to discuss their paintings in the exhibit "Single /

Multi Focus," which will be up through April 29 at the library.

Although I had never met her before, Wang apologized for being late before I even knew she was Wang.

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Painting by Lijuan Wang on exhibit at the Newton Free Library

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## Biodefense Lab FROM PAGE 1

University on Tuesday asking the university to withdraw its plans to construct a high-security biodefense lab in the South End.

The National Institute of Allergy and Infectious Diseases tapped Boston University Medical Center to house the high-profile facility this past fall. The lab compound, where researchers will study such deadly pathogens as Ebola, plague, and anthrax, will contain a Biosafety Level-4 lab suite operating at the highest level of containment. The laboratory is expected to be one of the largest of its kind in the country, containing more Level-4 lab space than what now exists at the US Army Medical Research Institute of Infectious Diseases at Fort Detrick in Frederick, Maryland.

Signed by 146 scholars and researchers, the letter marked a new wave of dissent against the university's proposed National Biocontainment Laboratory, a project that has pitted university and city officials against a growing base of lab opponents for well over a year. Titled "No Place to Hide," the open letter protested the construction of the facility on the grounds that it poses "potentially catastrophic risks to the health and safe-

ty of people in the local and surrounding communities" and contained such notable signatories as MIT's Noam Chomsky and Nobel laureates Dr. Eric Chivian and Dr. Bernard Lown, both of Harvard Medical School.

The letter campaign was led by the Roxbury-based nonprofit Alternatives for Community and Environment, which has worked to block the project from moving forward since last spring.

Responding to the letter, Boston University Medical Center spokeswoman Ellen Berlin said: "There are many, many prominent researchers throughout this region, at Harvard, MIT, and other institutions who are partners of ours in this project, are working as part of a national network in these laboratories and understand the importance of this research for our nation."

Also commenting on the protest letter, and saying she was speaking on behalf of the city, Boston Redevelopment Authority senior project manager Sonal Ghandi said: "This is one side of the story. We are confident that there are at least as many people in support of this project who have equal credentials."

The letter was delivered by a coalition of lab opponents in conjunction with a city council briefing where a panel of experts, includ-

ing MIT molecular biologist Jonathan King and BU professor of environmental health Dr. David Ozonoff, informed council members of the possible hazards of locating the facility in a densely populated area, such as Boston University Medical Center's BioSquare campus in the South End. Both professors also signed the open letter.

The meeting came two weeks after a similar council briefing by proponents of the lab and a week in advance of a public council hearing seeking public testimony from supporters and opponents of the project.

"Whether here or at any other location, it is neither guaranteed nor even likely to have a public health orientation," Ozonoff told council members on Tuesday, referring to the proposed facility, which would support the National Institutes of Health's (NIH) biodefense agenda for at least 20 years.

Ozonoff, who initially supported the lab and spoke in favor of it at a public meeting last May, objected not only to the project itself but also to the nation's record high funding for biodefense research. Receiving \$1.5 billion in 2003 to support counterterrorism research initiatives, NIH has been designated to play a crucial role in the nation's homeland security

efforts. The funding spike -- up from \$53 million in 2001 -- is the largest increase in resources for any initiative in the agency's 117-year history.

"Consider that the funds from the homeland security budget are specified for use to protect against bioterrorist attacks, they're not specified to protect against traditional public health problems," said Ozonoff, who called the federal government's focus on biodefense a "cancer on public health."

Councilor Jerry McDermott, who organized the briefing, pointed out that the terrorist attacks carried out on September 11, 2001 demonstrate a pressing need to research microorganisms that could be weaponized by bioterrorists, saying after the meeting that there's "a need to win the race" against bioterrorists. "I am very concerned that there are terrorist cells operating around the world," he added.

On Tuesday McDermott asked the panel of lab critics, "How would we find cures?" The councilor, who said he has not formed an opinion on the project, added, "We need to have new facilities."

"You don't need to put it in downtown Boston," responded MIT's Jonathan King, who said that top-level labs researching highly pathogenic microorganisms should be located in an isolated environment where the population can be easily monitored and treated at the first sign of an outbreak -- a daunting task in a city like Boston, home to over a half-million residents. Proponents, however, have pointed out that other Level-4 laboratories --

though much smaller in size than what's proposed for Boston University's project -- are located in Atlanta, Georgia, Frederick, Maryland, and San Antonio and Galveston, Texas.

In addition to McDermott, Tuesday's briefing was attended by councilors Chuck Turner, Maura Hennigan, Rob Consalvo, and Charles Yancey. Boston University Medical Center briefed eight councilors during its unpublicized session with the council on March 31.

Yancey, who was present at both council sessions, said the panel of university staffers at the prior meeting "did a very poor job of speaking to public safety and public health issues," two key concerns among lab opponents.

At that briefing, high-level university officials detailed the facility's safety features and anticipated economic benefits. Backed by Mayor Menino and Governor Mitt Romney, the lab is expected to create 660 permanent jobs and draw an estimated \$1.6 billion in federal grant funding over the next two decades.

On Tuesday, Yancey questioned why Boston University Medical Center had failed to publicly release the proposal it submitted to the federal government to compete for the funds to construct the laboratory. Other competing universities, including the University of California in Davis and the University of Texas Medical Branch, have long since provided their communities with redacted versions of their grant applications.

"I get the feeling we're being stonewalled here," said Councilor Yancey.

Boston University Medical Center started releasing copies of its grant application on late Wednesday.

Mayor Menino has long supported the proposed biodefense lab and showed no public signs of wavering after receiving the letter. "This is something that means jobs now and into the future for our city," said Menino's spokesperson, Seth Gitell, on Wednesday. "Mayor Menino believes that this biosafety facility is a vital part of Boston's economic future."

## Hearing for Biolab

City councilors will hold a hearing for the proposed Boston University Medical Center biodefense laboratory in the South End on April 20, 4 to 6 p.m. Councilor James Kelly is sponsoring the hearing at which proponents and critics of the controversial facility will speak. The university was awarded \$128 million from the federal government to build the facility. The hearing will take place on the 5th floor of Boston City Hall.

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## Immigrants

FROM PAGE 1

number of immigrants in Massachusetts and the country as a whole.

A small group of immigration critics -- including a man donning a wig and colonial garb who called himself "John Adams" -- protested having MCAS and voting ballots in languages other than English. "Adams," who said he was a member of a group called Friends of the Constitution, argued with several immigrants participating in Immigrants Day and appeared angered after hearing people speak languages other than English to state legislators. "What right do you have to come into these hallowed halls and speak another language to my representatives?" he asked.

Joe Rizoli of the Framingham-based group Concerned Citizens and Friends of Illegal Immigration Law Enforcement, and Russell

Gale of the Massachusetts Coalition for Immigration Reform, accused the government of being too lenient with illegal immigrants.

Countering these views, which were by far the minority at the Immigrants Day event, was Ali Noorani, executive director of the Massachusetts Immigrant Refugee and Advocacy Coalition (MIRA). Noorani said that there are "not enough visas, not enough refugees, not enough asylum seekers. That can be seen by industries asking for more visas."

As of the 2000 Census, 12% of Massachusetts residents are foreign born. About 10% of the U.S. population is foreign born, and various organizations have estimated the illegal alien population to be about 8.5 million. The immigration issue fired up recently, after President Bush unveiled an immigration policy reform proposal in January of this year.

**CORRECTION:** Police detectives Jimmy Moy and Ben Leong were misidentified as former members of Boston Asian Youth Essential Services in a story in the April 2 edition of *Sampan*. Also, the name of a person known as "Wahoo," was misspelled.

## Chinatown Scholarship Gives Boost to Chinese American MIT Student

The following is a profile of a 2001 recipient of The Waterman-Waring Scholarship, which is accepting applications for 2004 until May 31. The scholarships are open to Chinese Americans who live in the Boston area.

By Adam Smith

Susanna Liu always knew she wanted to study science. "When I was in the seventh grade, I decided I wanted to be a chemist. And then, eighth grade, I wanted to be an environmentalist-type, and then when I got up to high school I started working on



Susanna Liu

my own science projects, and doing different types of research and taking extra classes at Harvard Extension School," said Liu.

She wanted to study science so much that she didn't much mind when her classmates at North Quincy High School called her a "nerd."

Now a 21-year-old junior at MIT, Liu is starting to see her dream of being a scientific researcher pay off. She studies biology and biomedical engineering and has access to a high-tech nanotechnol-

CONTINUED PAGE 4

## HEALTH FROM PAGE 1

hearing was the first of a series of hearings about the differing health needs and problems among ethnic and racial minorities. Findings from the hearings will be used by the Joint Committee on Health Care, which is co-chaired by Koutoujian, to develop legislative policy strategies to help improve the health of Massachusetts residents.

Testimony revealed that while Asian Americans suffer from unique health problems, such as higher rates of hepatitis B, diabetes, and tuberculosis, they also have relatively low rates of obesity, infant mortality, and smoking compared to other racial groups.

"It's not just why are disparities bad for communities, but why [some communities are] enjoying disparities that are good for them," said Koutoujian at the outset of the hearing.

Speakers at the event, held at the Harvard School of Public Health, included Howard Koh, former Massachusetts Public Health Commissioner, Christine Ferguson, the current commissioner, and various professors and advocates, such as Harvard School of Public Health Professor Jay Silverman and Jacob Smith Yang, director of Massachusetts Asian Pacific Islanders for Health (MAP for Health).

Not only did testimony show the zigzag of health problems and advantages among Asian Americans, it also revealed the vast differences among Asian Americans themselves. About a quarter million Asian Americans reside in Massachusetts, but closer examination of the population reveals a variety of subgroups: Asian Americans living in the state hail from dozens of countries such as China, India, Japan, Thailand, and Burma. Additionally, while some Asian Americans were born overseas, others were born in the United States. Yet in

many surveys and studies, Asians all get lumped together into one group.

"Subgroups of the Asian population are significantly different," said Commissioner Ferguson, who suggested that the term "Asian population" is too broad because it "encompasses so many groups of people who come from dramatically different cultural backgrounds -- to a certain extent racial -- backgrounds."

Demonstrating the complexity of Asian American health disparities, the medical professionals and advocates also noted differences in the health of Asian men and women. Some examples of disparities include the following: Asian adolescent women who are sexually active tend to face high rates of forced sex; Asian women in general are less likely to get mammograms or other preventative health screenings than women of other races; and of Asians who are HIV positive, 40% are likely to have been infected through sex between two men.

Advocates and health professionals noted that a lack of specific health studies of Asian Americans, as well as cultural taboos that prevent some Asians from giving doctors honest information, prevent medical workers from having solid data on Asian health issues. Jacob Smith Yang, who leads the AIDS prevention and awareness organization, MAP for Health, said that AIDS patients who are Asian sometimes fail to disclose details of sexual practice when speaking through translators to doctors because the translators are likely from the same community as the patients. Additionally, Tufts Medical School Professor Doug Brugge said that he's found that very little has been studied about asthma rates among inner-city Asian youths. Said Brugge: "There is too little research and not enough data."

## MASSACHUSETTS BAY TRANSPORTATION AUTHORITY TRANSPORTATION BUILDING 10 PARK PLAZA BOSTON, MASSACHUSETTS 02116-3975

### NOTICE TO BIDDERS

Sealed bids for MBTA Contract No. **S09CN11 BLUE LINE MODERNIZATION, STATE STATION REHABILITATION, BOSTON MASSACHUSETTS, (CLASS 1, General Transit Construction and PROJECT VALUE - \$44,186,144.00)** will be received by the Director of Contract Administration, Contracts, at the Contract Administration Office, 5th Floor, Room 5610, Transportation Building, 10 Park Plaza, Boston, Massachusetts, 02116-3975, until two o'clock (2:00 p.m.) on **May 19, 2004**. Immediately thereafter, in a designated room, the Bids will be opened and read publicly.

This project consists of selective demolition throughout the Blue Line State Station to widen and lengthen the station platforms in order to accommodate the running of six car subway trains. There will be new surface finishes on walls, floors, ceilings, columns, new light fixtures and new electrical and communications systems throughout the station. Additionally, two new entryways with new stairs, elevators, station support spaces and underground access will be constructed within the two building adjacent to the station, 53 and 60 State Street. Construction within the two adjacent building will require selective demolition, utility relocation and structural modifications.

This Contract is subject to a financial assistance Contract between the MBTA and the Federal Transit Administration of U.S. Department of Transportation. FTA Participation **eighty (80) percent**.

*Each prospective bidder proposing to bid on this project must be prequalified in accordance with the Authority's "Procedures Governing Classification and Rating of Prospective Bidders." Copies may be obtained from the Contract Administration Office at the above address. Requests for prequalification for this Project will not be accepted by the Authority after the tenth (10th) day preceding the date set for the opening of bids.*

Prequalified bidders may obtain from the Contract Administration Office a "Request for Bid Form" which must be properly filled out and submitted for approval.

Bidding documents may be obtained from the Contract Administration Office at the address above from 8:30 a.m. to 4:00 p.m., beginning on **April 16, 2004**, Monday through Friday, at a charge of **\$300.00** per copy. The Authority's STANDARD SPECIFICATIONS, BIDDING AND CONTRACT REQUIREMENTS AND DIVISION 1 - GENERAL REQUIREMENTS dated November, 1983, is available at a charge of \$5.00 per copy. Authority's STANDARD SPECIFICATION, CONSTRUCTION, dated January 1980, is available at a charge of \$15.00 per copy. Bidding documents will be sent upon request and receipt of an additional fee of \$35.00, payable by separate check. Bidding documents will be forwarded by AirFreight, where such service is available, at the expense of the plan holder. **NONE OF THESE CHARGES ARE REFUNDABLE.**

Bidders attention is directed to Appendix 1, Notice of Requirement for Affirmative Action to Insure Equal Employment Opportunity; and to Appendix 2, Supplemental Equal Employment Opportunity, Anti-Discrimination, and Affirmative Action Program in the specifications. In addition, pursuant to the requirements of Appendix 3, Disadvantaged Business Enterprise (DBE) Participation Provision, Bidders must submit an assurance with their Bids that they will make sufficient and reasonable efforts to meet the stated DBE goal of **eighteen (18) percent**.

Bidders will affirmatively ensure that in regard to any contract entered into pursuant to this solicitation, minority and female construction contractors will be afforded full opportunity to submit Bids and will not be discriminated against on the grounds of race, color, religion, sex, age, or national origin in consideration for an award.

Bidders will be required to comply with Federal Equal Employment Opportunity Regulations and the President's Executive Order No. 11246 and any amendments or supplements thereto.

Authorization for the Bidders to view the site of the work on the MBTA's property shall be obtained from the Project Manager, John Furlong, 500 Arborway, Jamaica Plain, Massachusetts, 617-222-5450. The Authority will conduct an inspection tour of the site on **April 27, 2004**. Bidders are requested to be present in front of 60 State Street building at State Street and Congress Street, Boston, Massachusetts, at **10:00 a.m.** to participate in the tour. Bidders are advised that they should have representation at this tour as no extra visits are planned.

A prebid conference will be held on **April 29, 2004 at 1:00 p.m.** at Conference Room #4, Ten Park Plaza, Boston Massachusetts. Any request for interpretation of the Plans and Specifications should be submitted in writing at the same time.

Bidders will be required to certify as part of their bids that they are able to furnish labor that can work in harmony with all other elements of labor employed or to be employed on the work.

This Contract is subject to Federal wage and hourly laws and minimum State wage rates as well as all other applicable labor laws.

Bidders are advised that the "Buy America" provisions of the Surface Transportation Assistance Act of 1982 (Pub. L-97-424) as amended, apply to any Contract, procurement or agreement which results from this solicitation.

Bid Guaranty shall consist of a bid deposit in the amount of five (5) percent of the value of the bid, in the form of a bid bond, cash, certified check, treasurer's or cashier's check.

The successful Bidder shall be required to furnish a Performance Bond and a Labor and Materials Payment Bond each for the full amount of the Contract price.

The Authority reserves the right to reject any or all Bids, to waive informalities, to advertise for new Bids or proceed to do the work otherwise, as may be deemed to be in the best interests of the Authority. This information may be viewed at the MBTA website:

[http://www.mbta.com/business\\_t/bidding.asp/](http://www.mbta.com/business_t/bidding.asp/)

## MASSACHUSETTS BAY TRANSPORTATION AUTHORITY

Date: **April 12, 2004**

By: Daniel A. Grabauskas  
Secretary and MBTA Chairman

Michael H. Mulhern  
General Manager

# Screening for Breast Cancer

Written by Meredith Liebman, Tufts Medical School Student

Data collected by the American Cancer Society indicates that in the year 2003 there were approximately 217,440 new cases of breast cancer and 40,580 deaths from the disease. For Asian American women, data collected by the American Cancer Society from 1996-2000, shows the incidence and mortality rate from breast cancer to be 97.2 per 100,000 people. Breast cancer is the second most common form of cancer found in women, and it is the second leading cause of cancer deaths among women.

However, the typical risk of developing breast cancer for a woman between the ages of twenty and fifty is only 2%, and for a woman between 20 and 80 years of age is 11%, according to Patricia Kelly, author of "Assess Your True Risk of Breast Cancer."

Breast cancer is caused when cells in the breast continue to grow without inhibition. Because there is nothing signaling cancer cells to stop growing and

dividing, they often form large lumps or tumors. Therefore regular screening and preventive treatment is so important because, according to the American Cancer Society, if breast cancer is detected early there is a 95% success rate with treatment. This is because when lumps are found before they are one centimeter in diameter, the cancer has not likely had time to spread.

There are four types of preventative treatments that are available for women. Three types, breast self-examination, clinical examination, and mammography are recommended for all women, while genetic testing is only recommended for those women with a history of breast cancer in their family.

Breast self-examination is the easiest and cheapest form of prevention because the woman herself performs it. It is extremely important because about 99% of all lumps are identified by self-examination. Breast self-examination is recommended for all women over the age of 20. In general breast self-examination should be

done while a woman is both lying down and standing up, preferably in the shower. While a woman is lying down, she should move her hand in a circle, or up and down her breast feeling for changes, swelling, or hard irregular lumps. This procedure should be repeated in the shower with wet soapy fingers since it is easier to feel lumps this way. The whole breast should be examined from the nipple all the way to the breastbone in one direction, and the armpit in the other. A woman should perform the examination once a month.

While a breast self-exam is instrumental in detecting most cases of breast cancer, it is also important for women to have a clinical examination every year beginning at the age of twenty. A clinical examination is composed of visual inspection by physician to detect an observable lump, as well as palpitation to inspect for lumps under the surface.

However, not all lumps can be detected by physical inspection. A physician will only detect those lumps that are large

enough, and close enough to the surface to be felt by palpitation. For this reason as a woman gets older, mammography must be done as a preventative measure to screen for breast cancer.

Mammography dates back to 1913, almost as far back as the discovery of X-rays. Mammography was so revolutionary because it involved minimal handling of the breast and no injections, and yet was able to detect far smaller and deeper hidden lumps than physical examination. Mammography is done by pressing the breast between two plates while an X-ray is taken.

In Boston there is a mammography van that offers screenings. It is run through the city of Boston and the Dana Farber Cancer Institute. For more information on the mammography van contact the Boston Public Health Commission (617) 534-2389 or visit their website at [www.bphc.org](http://www.bphc.org). Also, for more information, contact the American Cancer Society Northern California Chinese Unit toll-free at (888) 566-6888 or visit their website at [www.acs-nccu.org](http://www.acs-nccu.org).

## Scholarship

FROM PAGE 3

ogy lab at her university.

But she doesn't let time in the lab and behind the desk stop her from getting in touch with her Chinese American roots.

She reads Chinese newspapers, studies the language, and plays the dulcimer - even recording a solo CD of dulcimer music once.

"I think it's very important not to forget that we are indeed Chinese Americans," she said. "I think that growing up in the United States, [Chinese Americans] need more encouragement to stay true to their culture and their heritage and learn more about it."

Liu may be a smart woman, but she's not a "Wonder Woman." She did get some help along the way.

Scholarships helped make her educational goals attainable. One scholarship she received while a senior in high school was the Waterman-Waring Scholarship, created by the Chinese Historical Society of New England and Waterman-Waring Funeral Service. The \$2,000 scholarship aims to encourage students of Chinese ancestry to maintain their heritage and to contribute to the

growth of their community.

"Right now, myself, I'm in college, and my little brother is in college, and next year my sister [will be] in college as well, so all of us will be in college at the same time, and you know, my dad, he works so hard and long, long hours in the Chinese restaurant. So, this scholarship definitely helps him out a lot. The scholarship has definitely helped out a lot in terms of money and everything."

Her mother, an ethnic Chinese immigrant from Vietnam, and her father, from Guanzhou, China, never went to college, yet stressed education and keeping in touch with their Chinese roots. Her mom, said Liu, would drop anything for her kid's education and would cart Liu around wherever she needed to go - Chinese school, dulcimer practice, and school activities. Her dad would pay whatever he had to for his kid's education. Perhaps he welcomed the scholarship the most - every bit helps.

However, Liu's parents probably didn't imagine what her current research project would be, as Liu puts it so frankly: "I'm working with rat liver stem cells."



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To Apply: Submit a resume or an application form to:

**Bunker Hill Community College  
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**Boston Connects, Inc.**  
Announces funding for the following:  
**Summer Jobs Program**  
Request for Qualifications (RFQ)

A total of \$1,000,000 is available to support summer employment for Empowerment Zone youth between the ages of 14 to 17 and 18 year olds returning to High School.

Boston Connects, Inc. is seeking **experienced** summer job program providers with the capacity to expand the number of zone youth that can be served in a School to Career learning model.

The RFQ is available at the Boston Connects, Inc. office, 2201 Washington Street Roxbury, MA 02119. Responses are due back by 5:00PM on Tuesday April 20, 2004.



**Boston Connects, Inc.**  
Board of Directors will meet on  
**Thursday April 27, 2004 at 6pm.**

The agenda will include  
Program Investments

The meeting will be held at  
2201 Washington Street in Dudley Square.

The building is handicapped accessible.  
For further information, please call 617-541-2670.

## TOWN OF BROOKLINE Board of Selectmen

Administrative and customer service duties assisting the Selectmen's office; responds to inquiries from the public, town departments, and town officials; assists with the daily operation of the office. cAttends Board of Selectmen meetings one night per week. Prepares for meetings, takes minutes and creates and maintains related permanent records. The ability to arrive in the afternoon and work until late evening one day per week, as well as working regular business hours on non-meeting days, is required. The ability to communicate effectively with employees, town officials and residents, and to use discretion regarding confidential information, is desired. H.S. diploma plus secretarial training; 3-5 years of computer and office experience required; customer service and municipal experience preferred.

## Park Rangers

Seeking seasonal Park Rangers to serve as a positive presence in Brookline's Parks and Open Spaces. Responsible for visitor and park security, park emergencies; planning and leading education programs; enforcement and education regarding park rules; light trail, park and vegetation maintenance; park inspections; working with and coordinating volunteer projects. \$13.50 per hour.

The application deadline for both positions is April 22, 2004.

To apply, please send a resume and cover letter to:  
Town of Brookline, Human Resources, 3rd Floor,  
333 Washington Street, Brookline, MA 02445. AA/EOE/ADA

[www.townofbrooklinemass.com](http://www.townofbrooklinemass.com)

## RANDOM RESTAURANT REVIEW

# Bubbling Over With Good Taste

By Dennis The

Bubble tea is something you won't find at any neighborhood Starbucks. The drink is a tantalizing blend of green or black tea, sweetened condensed milk, and, well, bubbles.

Traditionally, these "bubbles" are tapioca pearls, taken from the cassava root and boiled in red rose or orange pekoe tea. It is usually served in a sealed plastic cup. At the bottom of every cup, a pile of gumball-size tapioca pearls -- round, black, and rubbery -- sits, plainly visible. They're sucked up through a fat straw and chewed before swallowed.

Tapioca iced tea, also known as pearl milk tea or bubble tea, has been popular in Taiwan and Hong Kong for at least 10 years. But in the last few years, the drink has gained a devoted following in the West, especially in cities with large Chinese populations, such as New York,

Los Angeles, Vancouver, San Francisco, and, of course, Boston. Here, armed with my fat straw, I rate two bubble tea spots.

### Lollicup TeaZone

One of the more popular venues of bubble tea is Lollicup TeaZone, located in the Asian supermarket, Super 88, on Commonwealth Avenue.

Situated in a bustling foodcourt, Lollicup TeaZone is a successful chain with over 60 locations in California, Texas, Utah, Massachusetts, Colorado, and Florida. It is well known for its diverse and ever-changing menu. Their menu offers a plethora of bubble tea choices and variations, ranging from Almond Milk Tea and Coconut Milk Tea, to the more exotic Taro Milk and Sesame Milk teas, all of which are available hot or cold.

As I stand in line (there is hardly a time when you do not need to stand in

line) to order my beverages, I scan the menu for any new entries that arrest my attention. I opt for the Taro Milk Tea (\$2.75) and a Lavender Milk Tea (\$3.50) for my fellow bubble tea fanatic. The Lavender Milk Tea had all the taste of a traditional tapioca drink but with a sweet hint of lavender. The Taro Milk Tea was a bit more daring, though equally thirst quenching. It shimmered a pale lavender color and had a light floral taste with hints of vanilla and green tea. Both were delicious, though unlike anything I can imagine -- sweet, cool, and refreshing.

But the real test was at the bottom of the glass in the form of those tantalizing black tapioca bubbles. Using the massive, wildly colored straws, I sucked up the pearls and sat there chewing them for a while. I actually enjoyed the texture of the bubbles, which can best be described as chewy or gummy, without

a great deal of flavor.

Lollicup TeaZone: 1095 Commonwealth Ave., Suite 211, Boston, MA 02215, (617) 782-2622

### Infusions Tea Spa

This "coffee house" inspired tea house offers another variation on bubble teas. It is the Taiwanese version of bubble tea, otherwise known as "zhen zhu nai cha." What Infusions lacks in variation, it makes up for with creativity and substance. Infusions Tea Spa concentrates mainly on milk teas, such as Jen Ju Coconut Black Tea with Pearl and flavored teas such as Passion Fruit Green Tea. Quick eats are also available. It boasts a small array of desserts that changes daily and is also known for its tea eggs, which are cooked with black tea and left to simmer in the tea for hours. The result is a flavorful dark cooked egg

that is quite extraordinary. The egg contains strong hints of tea spices and does quite a number on the taste buds.

Infusions has taken a "Starbucks" approach to bubble tea. It has done a good job of creating a "lounge" atmosphere and is frequented mostly by students furiously typing away on their laptops or old friends catching up with a hot or cold milk tea.

On a cold and rainy day, I wait patiently as my hot Jen Ju Green Tea (\$2.59) and Almond Milk Tea (\$2.59) is prepared. The Almond Milk Tea was a refreshing yellow concoction that tasted of sweet almond and had warm, creamy notes. The Jen Ju Green Tea does an excellent job of a traditional tapioca milk tea with a delicate hint of green tea. The green tea gives the normally creamy milk tea a light and refreshing after taste that had me sipping on the

cup till I exhausted my beverage.

Infusions Tea Spa: 110 Brighton Ave., Allston, MA 02134, (617) 254-1122

\*\*\*

Ultimately, bubble tea is definitely worth a try, if only once, just to experience the unique sensation of drinking tapioca. If bubbles aren't your cup of tea, then opt for the milk tea without the pearls.

Still, the experience isn't for everyone. Some are a bit dismayed by the pearls' unique texture. The drinks are fantastic and the tapioca pearls are somewhat of a novelty. At first they are a part of the milk tea's unique colors and presentation, but then you begin to wonder why they're really there. Personally, I would recommend the regular milk teas because they're yummier -- no chewing required.

## Art Exhibit/FROM PAGE 1

"Are these yours?" I asked, gesturing toward her works. Indeed, they were hers, and in a moment we were joined by Guo, a conspicuous artist with disheveled curly hair.

Wang and Guo have known each other for about 15 years. In 1988, they were both winners in the National Chinese Painting Competition in Hong Kong. Two years later, Guo moved to Boston, where he has had shows at the Chinese Culture Center and Panda Studio. For this latest show, Guo has brought Wang, a working artist in her hometown of Beijing, to display her work in juxtaposition to his own, which he hopes will promote his philosophy that "visual art shall return to the vision."

Guo's vision is somewhat blurry. In fact, he professes an affinity for ambiguity. "I especially love vague and ambiguous spaces. They let your imagination run wild."

Guo's paintings are dominated by these vague spaces, colors bleeding across boundaries, forms dissolving and indistinct. The style is indicative of Guo's theory of the limitations inherent in human sight. According to Guo, at any particular moment, one's field of vision is overwhelmingly peripheral, with only one spot, the focal point, being clear. The rapid movement and refocusing of the eyes deceives us into thinking we see everything clearly, but at any given instant, the majority of what we see, as Guo says, "exists behind a layer of mist."

In each painting, Guo tries to capture a "fleeting moment" by which he means an instantaneous act of vision. The idea is reminiscent of photography, but Guo emphasizes his control over the focal point, its size and location, as a distinction from more mechanical art. In fact, he has painted several scenes with identical compositions in which the only thing he changes is the focal point. The result is two

simultaneous glances at the same instant from different angles -- an intriguing paradox.

The painting, "Red Halo," is particularly striking, with its hazy sea of red blossoms, in which one particular flower rises out of the mix to meet the dark horizon. The viewer's eyes go straight to this individual flower, the painting's focal point, for it is rendered with a hyper-real clarity in comparison to the more impressionistic glaze of color that surrounds it. I asked Guo if there were themes of "individualism" or "anti-conformity" in these compositions, to which he replied, with a smile: "You can think that!" It was clear, however, that his intentions were more focused on the nature of human sight and the implications it has for our understanding of the world around us.

In contrast to Guo's "single focus" paintings, Lijuan Wang gives her viewers more room to move their eyes over her "multi-focus" paintings. Her backgrounds, like Guo's, tend to be rather impressionistic, bordering on abstract, while the subjects in her foreground are rendered with startling clarity. Wang does not reduce her foreground to a single focal point, like Guo, but rather she uses carefully balanced arrangements of birds and flowers to create movement on her surfaces. Instead of capturing an instant of sight, Wang's paintings seem to represent looking at something over time, and in doing so, to see change. Perhaps this is best illustrated in her work "The Coming of Spring," which features a splotchy, abstract background, reminiscent of the muddiness of the season, out of which vegetation takes form. A pair of birds are perched on a branch and look back into the painting with the viewer, observing the creative powers of nature (and of art, for that matter) -- to create, out of a chaos of unstructured color, the forms that compose our lives.

One can even detect a sense of

narrative in Wang's compositions. The birds and blossoms she brings before viewers are easily personified, and one may be led to wonder about their relationships and the forces acting upon them. "In Passionate Couple," for example, one love-bird swoops down to confront her partner. Her image is reflected in the water, and with her shadow she outnumbers her mate, who bows his head to her in submission.

In "Egrets," the birds in the foreground are distinct and all face to the left, while the birds in the background are dissolute, like ghosts -- or ancestors -- facing the opposite direction of the living.

It is doubtful that Wang intends such symbolism in her compositions, since like Guo, she seems driven by primarily aesthetic motivations. And while I was taken in by the personality of her subjects, I should not neglect to applaud her technical achievements. The "multi-focus" perspective she has mastered gives her paintings tremendous texture. The flowers in "Cyclamen and Fondling," her two works done with acrylic, seem to grow right out of the canvas. It is this stylistic element -- the ability to manipulate focus in order to generate a dramatic three-dimensional illusion -- that unites the work of Wang and Guo. Guo's focal points sometimes leap out toward the viewer, as in the white blossom in "Purity," but they can also recede into the depths of the image, as is the case in "The Fourth Kitten," where the green eyes seem like those of a real cat hiding behind the canvas. I kept staring, waiting for it to blink.

More generally, what Wang and Guo share is a commitment to inventiveness and vision within the tradition of Chinese art. It may be a long journey on the green line out to the Newton Free Library, but your eyes will definitely thank you for the effort, just as I would like to thank Mr. Guo and Ms. Wang for talking with me about their art.



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## Financing and Getting a Loan Made Simple

By Linnea Sheldon

Obtaining financing for property can be a daunting experience for even the most seasoned homeowner. Here are some basic guidelines to prepare you for the process. Follow these steps to ensure that you receive the best deal possible.

### Preparation

The first step in the process is to make sure that all of your personal information is organized and easy to find. For starters, you will need copies of your pay-stubs for the last month, bank statements for the last three months, and W-2's or tax returns for the last two years. You should also make sure your credit is in good standing well before you begin the application process. Credit reports can be obtained online or by calling the three major credit bureaus (Transunion, Experian, and Equifax). Once you are sure that your credit history is accurate you can begin shopping for a mortgage.

### Pre-Approval Process

Conventional lenders generally look for credit scores of 620 or above, but depending on other factors you could be approved or denied a conventional mortgage if your scores are lower or higher. The debt to income ratio, or DTI, is one factor that can influence your approval. Once you begin shopping around for a mortgage a loan consultant will be able to let you know what your front end DTI is. This would be what percentage of your income goes towards bills before any housing expenses are added in.

From there, the consultant can help you figure out the amount that you can afford to spend each month on principal, interest, taxes, and insurance, often called PITI. Based

on what kind of a loan you are looking for and the interest rates at that time, your consultant should be able to give you a price range that will help you once you begin your home search. These calculations are meant to be guidelines, but they are by no means the final word on what you can or cannot afford.

Once the loan consultant goes over your price range and you feel comfortable with the figures you can then ask for a Pre-Approval letter. This letter will go over the preliminary terms of the mortgage such as loan amount, interest rate, term, down payment, etc. You can use this letter as a tool when shopping for houses. By showing a realtor or homeowner that you already have the loan process under way your odds of being selected to be the buyer will increase.

### Compare Rates and Fees

Once you have found the home that you want to buy and have settled on a selling price you can then negotiate interest rate and fees. A loan consultant is not in control of a lot of the fees associated with closing a loan, but there are some fees that you will need to watch out for. These fees include processing fees, document preparation fees, brokers

fees, and origination and discount points. These are the fees that the broker is in control of, and you should always try to negotiate down.

Another thing to look out for is the compensation the broker is receiving from the lender. This should never be more than 5% of the loan amount, but if a broker is making \$10,000 on your \$200,000, they could probably get you a lower rate. If this is the case I would suggest calling other brokers and getting comparison rates, so when you confront your broker you will have proof that the lower rates are out there. Most likely your mortgage broker will find a lower rate for you.

Once the interest rate and all fees have been decided on you can then lock your rate in. Some people decide to float their rate in the hope that interest rates will go down before the loan closes, but I do not recommend this unless you are savvy about the market and are prepared to settle for a higher rate. At this point you want to make sure that you have everything in writing. Most important is the Good Faith Estimate which should itemize every fee that you will need to pay at closing

CONTINUED NEXT PAGE

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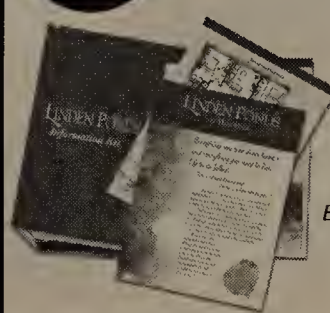
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## Pros and Cons of Fixed and Adjustable Mortgages

Over the years there has been an explosion in mortgage products. In general, mortgage programs tend fall into two categories, fixed and adjustable. Below is additional information to help you understand the advantages and disadvantages between the two:

The most popular type of mortgage, the fixed-rate loan is most appealing to borrowers who want to stay in their homes for a long period of time and who want to enjoy consistent interest payments during this period.

Here are the advantages and disadvantages of a 30 - 10 Year Fixed Rate loan:

**Advantages:**

\* Monthly payments are fixed over the life of the loan.

\* Interest rate does not change

\* Protected if rates go up

\* Can refinance if rates go down

**Disadvantages:**

\* Higher interest rate

\* Higher mortgage payment

\* Rate does not drop if interest rates improve



By Jimmy Fang, loan officer

\*\*\*

**Adjustable-rate mortgage (ARM)** maintains the same initial interest rate for the first month, three, five, seven, or 10 years of your loan, depending on the term you choose. ARM is most appealing to borrowers who intend to stay in their home for a shorter period of time. Your interest rate then adjusts annually and can move up or down as market conditions

change. Repayment periods are typically based on 30 years.

Here are the advantages and disadvantages of a one month - 10 years ARM (initial fixed period):

**Advantages:**

\* Lower initial monthly payment

\* Lower payment over a shorter period of time

\* Rates and payments may go down if rates improve

\* May qualify for higher loan amounts

**Disadvantages**

\* Payments may change over time

\* Potential for high payments if rates go up

*Jimmy Fang is a loan officer at Dynamic Capital Mortgage, 62 Harvard St., Brookline. Tel.: (617) 739-4000 x355 Fax: (617) 739-6004 E-mail: jfang@dynccap.com Web: www.dynccap.com*

## You've Found the House: Now What?

After months of looking at houses, you finally found the one you love. Now what do you do? I hope the following steps will help guide you through the process.

**Step 1.** You make an offer on the house. A deposit is required, usually \$1,000. The offer will include your offer price, amount of deposit, various deadline dates and your contingencies. Contingencies are requirements that must be met in order for the sale to go through. It is for your protection. The two most often used contingencies are for the home inspection and for the mortgage. If you are not satisfied with the result of the home inspection or are unable to obtain a loan, then you have a right to back out of the deal.

**Step 2.** You and the seller negotiate the price, dates and other terms. After those items are agreed upon, then the seller accepts and signs the offer. The \$1,000 is deposited into an interest-earning escrow account. The seller doesn't touch any of the money until after the closing.

**Step 3.** You schedule the home inspection. This usually needs to be done within 7 days of the offer acceptance date. Unless the house is brand new, the inspector will find problems with it. If you feel that it's worse than what you had expected, you can try to negotiate with the seller. Otherwise,

you always have the option of backing out of the deal.

**Step 4.** Seller's attorney will prepare the Purchase and Sales Agreement. You should also hire your own attorney to represent your best interest. After the home inspection, you and the seller would have a few days to negotiate the details of the Purchase and



By John Yu, Real Estate Agent

Sales Agreement. Once both sides are satisfied with it, then the Agreement is signed and you need to provide another deposit equal to at least 5% of the purchase price. This money will be deposited into an interest earning escrow account.

**Step 5.** Within a few days, you need to submit the loan application to the lending institution. The lender will order credit reports and an appraisal of the house. Employment status and banking account information will be verified. Four to 5 weeks after the application is submitted, the loan commitment letter is issued. In case the loan is rejected, then you have the option of backing out of the deal and getting your deposit back.

**Step 6.** The closing attorney performs title search, orders lien certificates and the land survey. For condos, a 6(d) certificate will also be needed. The closing will be scheduled for about a week later. You and the seller should already have notified the utility companies and the post office of the change of ownership and address. You should also have arranged for homeowner's insurance coverage and flood insurance coverage where required.

**Step 7.** A day before closing, perform a final inspection of the house to insure compliance with all contract terms. In case you are not happy with what you find, you can request that any deficiencies be corrected before the closing. Some last-minute negotiation is even possible.

**Step 8.** Closing is held at the closing attorney's office or the registry of deeds. You need to bring certified checks and personal checks for any balances due. This includes the closing costs, balance of sales price, balance of utilities and taxes, and the attorney's fee. You also need to bring the insurance binder and ID. After all the paperwork is done, the seller will hand you the keys and the house is yours.

*John Yu is a real estate agent. Tel: (617) 283-3671 and (617) 746-8887*

## Home Buying 101

Of all the challenging decisions we face in life today, none can be more rewarding than buying a home for the first time. This decision can certainly prove not only to be an education or an adventure, but also an investment as well. Once you've made up your mind not to be at the mercy of a landlord and to become a homeowner, a long list of questions will come to mind. Some of these questions come with simple answers while others are more complicated.

In the beginning, some of us may be confused or even scared. Where do you start? Who to confide in? In any case, the picture gets clearer once you take the first few steps. I will take the dilemma and mystery out of the home buying process and equate it with simple and logical steps for the first time home

buyer.

**Step One:** Find out how much you can afford.

This initial step in the home buying process is very important because it determines how much of a house you can buy. In most cases, this step also determines the size, age, and also, very possibly, the location of the house.

At first glance, this step may seem as simple as putting together one's income, debts, expenses and mortgage rates, and coming up with a monthly mortgage amount. However, for most of us, our calculations may be so far off that it affects our decision to buy.

Therefore, it is always better to seek the advice and direction of a competent mortgage banker or broker for a more

accurate financial analysis. Not only can the mortgage banker or broker provide you with a better financial picture of yourself in the home buying process, he or she can also advise you on all the various mortgage options that are available.

Today, besides being able to obtain low mortgage rates, first-time

home buyers can also enjoy a wide range of mortgage programs. These programs make purchasing a home more affordable by minimizing down payments and keeping monthly payments as low as possible during the early years of the loan.

VA and FHA loans (government insured and guaranteed loans) are also extremely attractive to first-time home buyers

because they call for very low down payments (0.5% of the purchase price) and offer below-market rates.

Finally, first-time home buyers who can find a cooperative seller or third party investor can look into such non-traditional financing methods such as a lease/buy arrangement. Listed below are just some of the most popular mortgage loans for first time buyers.

1) 30-year fixed rate: A long term loan in which principal and interest are amortized over 30 years and amount of monthly payment remains unchanged for the life of the loan. There are considerable tax benefits especially in the early years of the loan. Also, payments never rise, regardless of inflation. The drawback is that equity in the house builds up slowly.

CONTINUED  
NEXT PAGE

## New Housing Slated for Chinatown

FROM PAGE 1

for Chinatown in an area zoned for eight- to 10-story buildings, the Chinese Progressive Association sued the city and the developers of the project. One outcome of the settlement was a \$650,000 fund created by the project's developers for the single-room occupancy housing.

Although it has not been determined for whom the units will be built, some details about the rooms are available. Each unit will range from 150 to 240 square feet and include amenities such as bed,

bathroom, and closet space. There will also be common areas such as cooking facilities, community living rooms, and on-site support facilities.

According to Serene Wong, Chinese Progressive Association member, the units would be appropriate for the elderly, new immigrants, disabled people, and low-income earners.

"Some said for elderly, some said no," but the overall response from neighborhood residents was good, said Wong.

The Boston Redevelopment Authority

is still searching for existing building owners who are willing to renovate their property to accommodate the project. Other options include combining the project with another ongoing development, or finding a parcel to fit the new units.

Many of the details, like height of the building and cost of each unit, are not finalized yet. Plans will have to be examined by the Chinatown Resident Association before any construction begins.

"We're still doing research and finding out possibilities," said Wong.

## Financing

FROM LAST PAGE

and will also show your loan amount, interest rate, and monthly payment.

**Closing**  
Up until closing you should check in with your mortgage consultant every few days to be sure that the process is going smoothly. Once the closing is scheduled you should request that a copy of your final Good Faith Estimate be sent to you so that you can go over the fees before the actual closing. This way, if something is different from

what you had been promised, there is still time to get it taken care of.

Once you are at the closing table, be sure to read as much as possible. The attorneys are there to help you understand the paperwork, which is often very complicated. Some buyers have come to the closing table prepared to sign documents only to find out that there is an expensive prepayment penalty or a fee that wasn't disclosed earlier in the process. Don't be afraid to ask questions, and take as much time as you need.

If you feel that you

were taken advantage of, discriminated against, or that something your mortgage broker did was illegal, you can file a claim with the Attorney General's office and report the company to the Better Business Bureau. Another helpful organization is the Division of Professional Licensure for Real Estate Brokers and Salespersons which can help you with any problem you may come across during the home buying process.

*Linnea Sheldon is a former mortgage processor*

## Seeking An Attorney Before Signing Offers to Purchase Pays Off

The process of buying or selling a home typically begins with an Offer to Purchase. This seemingly simple form is often times completed with the assistance of a real estate broker with the understanding that, if accepted by the seller, a Purchase and Sale Agreement will be negotiated and signed as the official contract binding the parties. This understanding, however, is not totally accurate and has lead to serious legal problems for buyers and sellers in Massachusetts.

It is a most prudent idea to consult an attorney at the offer stage of your purchase or sale. The following story illustrates why.

In 1995, John McCarthy submitted an Offer to Purchase to Ann Tobin. He wished to purchase Tobin's condominium for \$526,000. The Offer was accepted by Tobin and a deposit was left with the broker on August 9, 1995. The terms of the Offer specified that a Purchase and Sale Agreement would be executed no later than August 16, 1995. Tobin's attorney did not provide a draft of the Purchase and Sale Agreement to McCarthy's attorney until after the August 16 deadline. The Agreement was negotiated and signed by McCarthy on August 28, 1995. At no time during this process was an extension of the Purchase and Sale Date ever requested or granted by either party. While the Purchase and Sale was being negotiated by the attorneys, Tobin received an offer from another party, the DiMinicos, wishing to purchase the condominium for \$50,000

more than McCarthy's offer. Tobin, believing she was not bound by the previous offer with McCarthy because the Purchase and Sale



By Hiram N. Pan, real estate attorney

Agreement was signed by McCarthy after the August 16 deadline, accepted the DiMinico's higher offer. Tobin's attorney informed McCarthy's signed Purchase and Sale agreement was too late and that Tobin had signed another offer. McCarthy sued to force Tobin to sell the condominium to him. While McCarthy's case against Tobin slowly made its way through the courts, Tobin completed the sale of her condominium to the DiMinicos, who took possession.

Four years later, the case reached the Massachusetts Supreme Judicial Court. In the case of McCarthy v. Tobin, the court ruled that even though the terms of the offer contemplated the execution of a Purchase and Sale Agreement, the offer contained all material terms of the parties' agreement to purchase the property and therefore the parties intended to be bound by the offer. Any additional terms to be agreed to in the Purchase and Sale Agreement would be

"subsidiary, nonessential and ministerial." Had the parties wished not to be bound by the offer until a more formal document was signed, they could have provided for such a provision in the offer. In addition, the court found that although the Purchase and Sale Agreement was not signed by McCarthy until after the August 16 deadline, the delay was caused by Tobin's attorney and the continued negotiations by Tobin were deemed to constitute a waiver by Tobin of this deadline date. Tobin was bound by the signed offer and was required to sell her condominium to McCarthy despite the fact that the Purchase and Sale Agreement had never been signed by Tobin. The DiMinicos, who had purchased the condominium in 1995, were required to convey the property to McCarthy once he paid the originally agreed price of \$526,000.00.

As you can see, serious complications can be avoided if you consult a real estate attorney prior to signing an Offer to Purchase. An attorney will be able to determine what your individual needs and wishes are and draft the Offer to Purchase to best protect your interests as a buyer or a seller.

*Hiram N. Pan is a real estate attorney with over 14 years of experience. He has a private practice in Norwell, MA and specializes in real estate and general business law.*

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## Home Buying 101 FROM PAGE 8

Nonetheless, this is the most common type of mortgage in the U.S. and is considered a sound investment when rates are low.

2) 15-year fixed rate: Same as a 30-year fixed rate but the payback period is cut in half. This option usually calls for lower rates than a 30-year fixed rate does, faster equity build up, and less interest paid over life of loan. However, there are less tax benefits and monthly payments are significantly higher.

3) ARM (Adjustable Rate Mortgage): A mortgage whose rate changes over time according to terms specified by the lender, usually according to the short-term Treasury Bill rates. Advantages include the risk of rates rising significantly, resulting in higher payments

over time. This is a good option for buyers whose income is expected to rise and/or when rates are expected to drop.

4) FHA/VA Mortgage Loans: These are government insured or guaranteed mortgages that can make home buying more affordable than conventional loans. Typically, these loans involve little or no down payment. The rates are also better than conventional 30-year fixed loans. However, these loans also call for lower limits on borrowed amount than conventional mortgages. A VA loan also requires current or past military service record. These kinds of loans are especially attractive to the first time buyer with little to invest in a down payment.

**Step Two:** Find a real estate agent. If you are buying for the first time, the process may seem over-

whelming. Even if you've been through it several times, every move is different, and new challenges are presented. Therefore, one clear advantage in enlisting the help of a licensed professional real estate agent is simply that you do not have to "do it alone."

Furthermore, a good agent has the training, the know-how, and the experience to help you through each step of the process and make the process of finding, buying, and moving into your new home as smooth, quick, and enjoyable as possible. The following are five requirements that buyers should look for in an agent.

- 1) The agent must possess good knowledge of the community or town.
- 2) The agent should show you homes available throughout the area chosen by you. Choose an agent who subscribes to at least

one Multiple Listing Service (MLS). This means that you will have access to information on about 90% of all homes in the community.

3) You want an agent who can provide all the services. Choose an agent who has all the products, services, and know how to find the right home for you.

4) Choose an agent who can offer you protection against unexpected repair bills in your new home. Ask the agent if he has any kind of home warranty plan in his company.

5) You want an agent who listens to your needs and responds as a friend.

**Step Three:** Decide where to buy.

Having chosen a real estate agent, the next step is to decide on where you want your new home to be. There should be honest discussion

CONTINUED NEXT PAGE

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EQUAL OPPORTUNITY EMPLOYER

## Home Buying 101 FROM LAST PAGE

between you and your real estate agent with regards to what you consider important in a community or town. Therefore, it's wise to make a list for each of the towns that you have selected and inform your agent of such a list. The following is a list of things to consider:

- 1) Good schools
- 2) Child care services
- 3) Churches, synagogues, or temples
- 4) High quality health care facilities
- 5) Near grocery and other stores
- 6) Easy access to public transportation
- 7) Parks/play areas
- 8) Relatives/friends in neighborhood
- 9) Active community groups

**Step Four:** Deciding on what kind of house to buy.

After deciding where you would like your new home to be, you should ask yourself what kind of house you want to buy. Although the answer to this question ties in directly with step one (How much of a house can I afford?), there are other considerations. I have listed some of the more common questions that most first time home

buyers ask themselves in deciding on a house.

- 1) What home styles do you prefer? Example: Cape, Colonial, Ranch, Victorian, Tudor, etc.
- 2) How many bedrooms do you want?
- 3) How many bathrooms do you want?
- 4) Do you prefer an older or newer home? Is it new construction that you are looking for, or would you consider buying a fixer-upper?
- 5) Do you require an eat-in kitchen?
- 6) Other than a living room, do you also require a dining room or a family room?
- 7) Do you require a basement?
- 8) Do you require an attic, and if so, what kind?
- 9) Do you need a fireplace?
- 10) Do you require a garage, and if so, how large? A one or two car garage?
- 11) What size lot do you need?
- 12) Do you want a front yard as well as a back yard?
- 13) Do you want the house to be on a main street (more traffic and noise) or on a side street (less traffic and noise)?
- 14) What kind of heating system do you want -- oil, gas, or electric?
- 15) Is the electrical system updated?

- 16) How old is the roof? How about the windows?
- 17) Are appliances such as refrigerator, washer, dryer, and air conditioner included in sale?

**Step Five:** Other Considerations.

Finally, after deciding on what and where to buy, you might want to fine tune the decision process by answering a few more question. Some of the most frequently asked include:

- 1) Within what time frame should I buy a house? This is important because market prices and mortgage rates fluctuate and can affect the buying process.
- 2) How much money should I set aside for renovations and repairs? This can affect size of down payment.

*Richard Toon-Tech Ho is a full-time realtor with ERA Andrew Realty. He specializes in the marketing and sale of residential, commercial and land real estate and new developments. He also assists moves across states and to other countries.*

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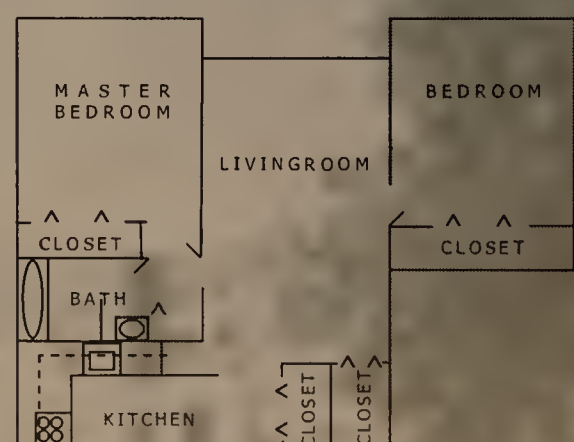
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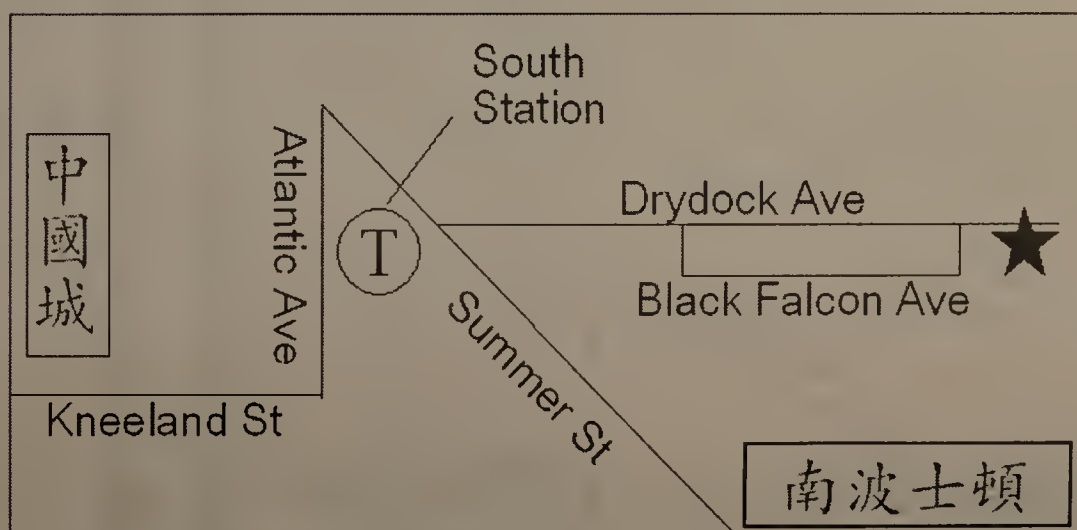
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## 優惠首次購屋把握三家庭屋計畫

年收入低於中等收入的80%只需自備1.5%頭期款並可獲兩萬元補助

前陣子一位從中國大陸移民而來的三十歲左右的年輕女士，年收入只有三萬餘元，她在波士頓地區找到一棟三個家庭單位的住屋，售價為三十七萬。這位女士的銀行戶頭雖然不到一萬元，但在這個計劃下，她完成了購屋的夢想……

波士頓地區的住宅供不應求，是長期以來眾所周知的問題。再加上波士頓地區房價年年高漲，許多中低收入的新移民對在此買房一事望而卻步。然而波士頓房屋中心的資深計畫經理甄碧鳳，最近藉著媒體向那些想要在波士頓地區擁有自己的房子的新移民及亞裔社區一個難得的好機會：為了幫助波士頓地區的居民能擁有自己的房子，附屬於波士頓市府鄰里發展局的波士頓房屋中心(Boston Home Center)推出多項購屋優惠計畫。其中一項是近日大力推動的「三家庭房屋(Three Decker Plus)」。

甄碧鳳表示，只要是首次購屋的波士頓市居民，曾參加過該中心舉辦的「購屋101」課程(Homebuying 101)個人或家庭年收入低於地區中等收入(Area Median Income)的80%即符合申請資格。

甄碧鳳表示，參加該優惠計畫的民眾在3%的頭期款中，只需自備1.5%，另外一半由該計畫補助，此外波士頓市府還會提供兩萬元的購屋補助。甄碧鳳舉例前陣子一位從中國大陸移民而來的一位三十歲左右的年輕女士，年收入只有三萬餘元，她在波士頓地區找到一棟三個家庭單位的住屋，售價為三十七萬。位女士的銀行戶頭雖然不到一萬元，但在這個計劃下，她完成了購屋的夢想。

在貸款方面，77%是一般貸款，剩下的20%可使用第二貸款(Soft Second)，第二貸款中民眾在前10

年只需付貸款利息，同時不需付個人貸款保險PMI (Private Mortgage Insurance)。

該優惠計畫的規定是：符合資格的民眾可自行在波士頓市裡尋找購買一棟三家庭屋，一個單位自住，一個單位須以平價屋出租，另一個單位則無限制，此外需與該中心簽訂20年的合約。若欲提早解約出售，只要接下來買屋者繼續該合約直至20年滿即可。

她指出，這項購屋優惠計畫是波士頓市長曼寧諾當初競選時的一項承諾，加上富利銀行提供20500萬元，使計畫得以實現。她希望有意購屋的民眾能善加利用，早日完成擁有自己房屋的夢想。有關該計畫的詳情可電洽 (617) 635 - 4663 或上網 [www.cityofboston.gov/dnd](http://www.cityofboston.gov/dnd) 查詢。另外欲參加該中心提供的免費「購屋101」課程者，如需廣東話服務，可電洽 (617) 695 - 1639 分機538查詢課程時間，或與亞美社區發展協會聯繫，電話 (617) 482 - 2380 分機205。



甄碧鳳(右)期待市民能踴躍利用波士頓房屋中心的服務。

## 「購屋101」課程問答篇

問：什麼是「購屋101」課程(Homebuying 101)？

答：「購屋101」課程是市政府為那些首次在波士頓地區購屋的居民所設計的十個小時免費「購屋須知」的課程。

「購屋101」的課程內容包括貸款程序的介紹、如何申請房屋貸款、債務及預算的處理、如何有效地處理信用問題、如何選擇房屋及購屋所需的法律事項。

問：「購屋101」課程結業者能享受那些優惠？

答：「購屋101」課程結業者能享受波士頓住屋證照計劃(Boston Home Certificate Initiative)所提供的頭期款及交易完成的開支(closing costs)之輔助計劃。

另外，第二貸款(Soft Second)的申請者必要條件也是要修畢「購屋101」課程。再者，麻州房屋財務公司也提供特別貸款優惠機會給「購屋101」課程結業者。

問：那些機構提供市府的「購屋101」課程？  
答：在華埠有亞美社區發展協會(Asian Community Development Corporation)提供「購屋101」課程，以廣東話授課。亞美社區發展協會的地址為華盛頓街八百八十八號，電話為(617)482-2380。

其他的波士頓地區提供「購屋101」課程有以下，民眾可以就近詢問及參加：

奧斯頓及布萊頓社區發展協會  
Allston Brighton Community Development Corporation  
地址：15 North Beacon Street, Allston  
聯絡人：Elizabeth Palma-Diaz 或 Ashley Englander  
電話：617-787-3874 網址：<http://www.allstonbrightoncdc.org> (以英語及西班牙語授課)

公民住屋計劃協會  
Citizen's Housing and Planning Association (CHAPA)  
地址：18 Tremont Street, Boston  
聯絡人：Janna Peckham  
電話：617-742-0820 網址：[www.chapa.org](http://www.chapa.org)

都市生活促進協會  
City Life/ Vida Urbana  
地址：3313 Washington Street, Jamaica Plain  
聯絡人：Yadira Reyes  
電話：617-524-3541 網址：[www.clvu.org](http://www.clvu.org)

波士頓國際組織  
International Institute of Boston (IIB)  
地址：1 Milk Street, Boston  
電話：617-695-9990 網址：[www.iiboston.org](http://www.iiboston.org)  
(以海地話、廣東話、維德角語授課。)

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## 查房地產仲介商的資格 上麻州房地產局網站

找一個可靠的房地產仲介商是買房或賣房的第一個步驟。

有牌照的房地產經紀人 (broker) 及房地產銷售員 (salesperson) 可以有效地幫你出租或轉手房地產。他們也能幫助你進行房地產估價、買賣協商、簽訂買賣或租賃契約、確保附帶條件委付蓋印契約及刊登廣告。

一個好的房地產仲介商能幫助你節省金錢及時間。但是如何選擇一位值得信賴的房地產經紀人呢？麻州房地產局 (the Real Estate Board of Massachusetts) 核發執照給符合資格的房地產仲介商，包括房地產經紀人 (broker) 及房地產銷售員 (salesperson)。

房地產局的職責還有規範教授專業知識的房地產學校及保護消費者免於被不法業者詐騙。

去年，麻州房地產局檢查了十家房地產辦公室，抽查了一百五十三張執照及處理三百五十九個抱怨申訴案件。去年，麻州房地產局撤銷了二十五張執照，吊銷五十八張執照及發出三份命令停止營業的通知及一封警告信。(stayed suspensions and one reprimand)。

以下將告訴你如何查詢個房地產仲介商是否持有合格的執照及有否違規的記錄。

在麻州登記的房地產經紀人及房地產銷售員共有七萬四千四百三十三位。這些人的資格及營業記錄可以在麻州房地產局的網站上可查詢得到。詳細網址是：<http://license.reg.state.ma.us/pubLic/licque.asp?color=red&Board=HI>，並點擊

personal information (個人資料) 鈕，你就可以查看任何一位房地產仲介商的合格情形。

點擊 personal information (個人資料) 鈕後，馬上會出現一個列有房地產經紀商及房地產銷售員的下滑選項。你可以選擇其中一項後，輸入你所要查的仲介商的名字及姓氏。假如你在此網站上找不到此仲介商的資料，很可能此仲介商沒有持合法的麻州牌照。另外你也可以撥 (617) 727-2373 查詢電話。

假如你所要查的仲介商被你有幸在此網頁中找到了話。你可以看到他所服務的市鎮有那些、執照號碼為何、執照有效日期及此仲介商所結業的房地產專業學校及過去十年的工作紀錄。

入一家房地產公司開始工作。要注意的是，不同的房地產公司有不同

的成功的地產經紀，他們來自許多不同的背景。別因找工作時遇到的困難而氣餒，利用以往工作的技能在這個不斷成長的行業抓住機會。別再等待，現在就去報名地產人員守則課程，跨

## 如何成爲一個成功的地產經紀人

現在是成爲地產經紀人的大好時機，你在家工作而有彈性運用的時間，同時能選擇自己有空的時間與客戶看房。不過成爲一個地產經紀還需要一些條件，特別是一個成功的地產經紀。通常來說推銷技巧和良好的人際關係或與人互動 (people skills) 可從以前的工作經驗獲得，另一方面職業道德和工作態度也十分重要。

當大環境的經濟正在緩慢成長的同時，很多曾在高科技或其他產業工作的人仍面臨不少求職的困難。不過如果你找對方向，你可以轉行成爲一個成功的地產經紀人。想踏入房地產這一行，首先你得

許多顧問諮詢和業務推銷人員由於先前工作的技能，較容易轉行成爲地產經紀。一般客戶通常喜歡能傾聽他們需求的地產經紀，同時有效率的幫他們找到房子或談成一筆好價錢。當你擁有對特定社區房價、屋況的熟悉和對客戶負責任的態度時，你就有機會成爲一個成功的地產經紀。

即便你沒有跑業務或推銷的經驗也沒關係，有著良好的職業道德和工作態度一樣能幫助你成爲一個成功的地產經紀人。有些十分成功的產經紀之前從事社會工作或是教師，他們將以前工作上照顧或指導的技巧帶入現在的工作，幫助他們在房地產這行的成功。



(本文作者近照)

(本文由 Globalbridgerealty 地產公司地產經紀胡瑞原 (Rayne Woo) 提供。在進入房地產行業之前，胡瑞原曾於二產業擔任諮詢顧問。目前他還參與一個探討和了解波士頓房屋短缺危機的計畫。Globalbridgerealty 地產公司提供包括國際或外州遷來 (relocation) 的購屋服務，該公司的地產經紀會說中英文，對大波士頓地區的房產情況亦十分清楚。有關更多查詢可上網 [www.globalbridgerealty.com](http://www.globalbridgerealty.com)。)

出第一步，朝著成功地產經紀人邁進。

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# 首次購屋的人士現在便可以擁有自己的家居

有彈性的貸款選擇和學習購屋的程序讓擁有家居的美夢可以成真

在房屋貸款利率仍然偏低吸引人的時候，首次購屋的人士可能有一個擁有房屋的美夢，鎮和從而改善長期財務狀況的黃金機會。

除了貸款利率誘人外，貸款機構也方便首次購屋的人士，向他們提供具彈性的貸款計劃和把申請程序流水作業化，從而減少購屋的複雜和憂慮程度。

根據美國銀行委託NOC研究公司在兩千零三年五月底所做的全美消費者調查顯示，在市場接近創新的利率頂點時，百分之五十沒有自己房屋的受訪者表示他們並沒有採取購屋的行動。為什麼？因為擔心和「察覺到的障礙」，例如「害怕犯下代價昂貴的錯誤」、「對購屋的程序感到混淆不清」、「被申請房屋貸款到文件嚇怕了」、「擔心買不起他們希望得到或需要的房屋」，以及認為自己「可能沒有足夠的錢區付頭款和購屋交易完成的開支(closing costs)」。

「對一些首次購屋的人士來說，購買房屋就像一種令人畏縮的挑戰一樣。」美國消費者實務部高級副總裁Gene Morris這樣表示。「好消息是貸款程序已經變得非常的容易。首次購屋的人士應該去看看有些什麼選擇，包括沒有頭款或低頭款規定的現有彈性房屋貸款計劃。消費者會對可以獲得的協助感到驚訝。」

首次購屋人士如果希望加入業主的行列，可以在準備好開始購屋程序的時候使用下面的提示：買還是租？—擁有自己的房屋是建立財富

的最佳方法。每次付房屋貸款同付房租不一樣。付房屋貸款是為你的房屋建立淨值。另外，貸款利息可以扣稅。大部分房客在比較後發現買房屋是負擔得起的事，以及當發現租房屋是沒有建立任何投資或沒有其他房屋好處的時候都會覺得驚訝。

從哪裡著手？—許多社區服務組織和銀行都提供免費的購屋講座或幫助消費者學習購屋程序的一對一輔導。網路也提供琳瑯滿目的資料。

信用呢？—當你申請房屋貸款，當貸款機構在評估你的信用歷史時考慮許多因素的同時，有兩個主要變數是掌握在你的手裡：你準時付款的紀錄和你證明可以避免負債過多的能力。如果你有理由相信你的信用歷史可能有問題，請考慮在申請房屋貸款之前先索取你的信用報告。盡可能區糾正信用報告上的負面或不正確的資料會有助於你更容易符合房屋貸款的資格。你可以上網到 [www.expertian.com](http://www.expertian.com)、[www.hyperlink.com](http://www.hyperlink.com)、[www.equifax.com](http://www.equifax.com)、[www.transunion.com](http://www.transunion.com) 或 [www.equifax.com](http://www.equifax.com) 去索取信用報告。如果你因為沒有申請過信用或剛到美國還沒有建立信用，有些貸款公司會考慮你準時付房租或水電煤氣帳單的歷史。

選擇一家瞭解你需要的貸款機構——選擇合適的貸款機構是重要的事情，所以請多找幾家貸款機構談談，然後才選擇一家可以配合你需要的公司。除了向親戚朋友查詢和請他們介紹貸款機構外，房地產經紀和社區協助組織也是介紹貸款的好地方。

以下是一些談到選擇貸款時的主要考慮因素：貸款機構不單應該有優良的客戶服務聲譽，也應該向你提供能夠配合你個別情況的首次購屋選擇和財務意見。例如：許多只規定低頭款或甚至不用付頭款的現有房屋貸款計劃。如果必須支付頭款，你可

能可以使用家人和其他來源的「禮錢」。一些提供首次購屋人士的計劃不需支付購屋交易完成的開支。你的社區可能也有協助支付頭款的計劃。

預先核准資格(Pre-Qualified)和預先核准申請(Pre-Approved)——你選擇的貸款機構會根據你的收入、信用歷史和其他財務標準來作一個初步的評估，看看是否可以相信你給出的貸款。這個預先核准的作法希望可以讓貸款機構「預先核准」你的申請——如果你提供的財務資料能夠正確地反映出你的財務狀況，預先核准是貸款機構給你提供房屋貸款的確認。如果貸款機構預先給你核准，請向貸款機構要求一封預先核准函，在你開始找房屋的時候可以向房地產經紀出示這封信。這封信對首次購屋人士尤為重要，因為它強調了你購買房屋的意願和符合財務的規定。一些房地產經紀不會同沒有預先獲得核准函在手的首次購屋人士合作。

開始去找房屋——一切記去看不同的房屋和作比較。購屋房屋是大部分家庭的最大一項投資，請切記慢慢挑選和謹慎考慮後才決定。就算你認為已經找到心滿意足的房屋，仍然要去看看房屋的鄰區、公園和學校。務必找一個可以配合你個人和家需要的社區。

出價——根據公道的市場價格來出價。你的房地產經紀可以向你提供相同鄰區已經出售可以比較房屋的售價。請同你的房地產經紀緊密合作，共同找出一個既符合你的預算又最可能會被賣方接受的出價策略。

完成貸款的申請——你的貸款機構會有一些你開始貸款申請程序的文件。庭可是請準備提供額外的資料，例如工作歷史、以前的報稅表、銀行結餘單、確認就業情況的文件和最近的工資支票存根。其他有關購屋可上網 [www.bankofamerica.com](http://www.bankofamerica.com) 查閱。

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Boston Backbay—3 年新公寓全磚大廈：1睡房1廳1浴\$259,900 起，2睡房1廳2全浴，\$345,000起。包暖氣中央空調，現代化設備，硬木地板/地毯，室內停車場，步行到綠線Kenmore地鐵站。

Brighton Condo—全磚2睡房1廳，新裝修廚房浴室，硬木地板，有泳池泊車位，步行到綠B線地鐵站，\$259,900。

Quincy—3家庭：2單位3睡1廳及1單位2睡1廳，獨立暖氣熱水爐，新保暖窗，步行到紅線地鐵，硬木地板 \$630,000

Revere—投資者良機，全磚 6家庭：5 個3睡房單位及1個2睡房單位，寬闊進餐廚房，全獨立暖氣系統，熱水爐，保暖窗，3年新屋頂，月租收入\$6,600，步行到藍線地鐵，\$850,000



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按揭經紀牌照 # MB0216

# 華人醫務中心「保健日」精彩可期

【本報波士頓訊】華人醫務中心將於本週六(四月十七日)自上午九時起至中午十二時止,在該中心華埠診所舉辦「保健日」活動,除了有多種免費檢查外,還有抽獎助興,獎品包括現金、各式玩具、旅行袋等,歡迎各界踴躍前往參加。

華人醫務中心拓展部李麗慶表示,「保健日」活動中的檢查項目廣泛,包括:口腔、膽固醇、血糖及血壓檢查、憂鬱症檢查、濕疹護理、肥胖諮詢、保健按摩、體質指數計算、營養輔導、乳腺自檢技巧、子宮頸癌預防、家庭計劃、糖尿病防治、腦創傷、HIV/AIDS計劃及醫療保險等,社區人士可透過此次的諮詢及檢測活動,對自己的健康狀況、保健知識有相當的了解,現場也將贈送各種健康教育資料。有意參加驗血者,須付費卅元,檢驗項目包括:血糖、膽固醇、肝功能、腎功能、貧血,且於受檢前八小時停止進食(只可飲清水)。

華人醫務中心行政主任衛爾俊為鼓勵大家的參與,特別舉辦每小時大抽獎,將發出三百元現金,其他獎項尚有:流動旅行袋、鏢靶、飛碟玩具等,當天中午十二時正,並將有價值二百元的銀行定期存款券特別抽獎。此項「保健日」活動,參與贊助的單位有:碧英以色列迪肯尼斯醫療中心、HIV/AIDS計劃「上份工作坊」、美洲銀行、永豐銀行等。

華人醫務中心最近經過嚴格的兩天醫療機構信託聯合委員會(JCAHO)進行的規格調查。

調查的目的是評估醫務中心是否合符醫療機構信託委員會所定的高質量標準。這標準包括管理、環境、提供護理、疾病控制及倫理等。這是華人醫務中心員工多月來不知疲倦的成果。

華人醫務中心始自二零零一年

二月首先通過JCAHO的評估,而行政主任衛爾俊帶領華人醫務中心員工將這個金字招牌擦亮,更上一層樓。華人醫務中心積極擴展三個社區的服務,現記錄有一萬六千病人及超過九萬二千到訪人次。

華人醫務中心最大的診所座落於波士頓唐人街華盛頓街885號,提供服務給超過一萬病人。有成人科、婦科、兒科、眼科、牙科及新增的X光乳房攝影篩檢等。很快將會有特別為婦女健康而設的骨質篩檢。第二診所座落於北昆西市與國街275號,提供同樣的服務給差不多六千病人。最近增設配眼鏡服務,讓有需要人士享受價廉物美

的受惠。第三診所座落於南街145號,有行為健康及奶卷部,提供服務給合共二千病人。

JCAHO

的評估包括三個診所兩天嚴格的提早出勤及邊吃邊做的行程表。衛爾俊說:我為所有員工得意自豪,亦以關榮基醫生及楊世賢醫生邁向病人高質

量標準的領導指標致敬。我衷心感謝員工的支持。

本週六(四月十七日)自上午九時起至中午十二時止,不妨來華人醫務中心華埠診所與合符醫療機構信託委員會所定的高質量標準的員工一起共襄盛舉。地址在:中國城華盛頓街885號,查詢電話:(617) 482-7555。



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One Beacon St.  
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請向您的貸款機構詢問有關 Mass Housing 貸款項目,或電(888) 843-6432 索取資料。

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To request an application and information packet, please contact:  
**The Housing Resource Group, LLC at (781) 820-8797**  
or

**Visit the Swampscott Public Library  
61 Burrill Street**

**Monday – Wednesday 9:00 a.m. – 8:30 p.m. Thursday 1:00 p.m. – 8:30 p.m.  
Friday 9:00 a.m. – 1:00 p.m. Saturday 9:00 a.m. – 5:00 p.m.**

**Completed applications must be returned to the Housing Resource Group,  
Four Raymond Street, Lexington, MA 02421 postmarked by May 21, 2004**

An informational meeting will be held at the Swampscott Public Library,  
61 Burrill Street, Swampscott at 9:00 a.m. on Saturday, May 1, 2004.

# Fun Family Fridays

at The Museum of Science.



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2004 年 5 月 1 日星期六	9 AM to 5 PM
2004 年 5 月 2 日星期日	正午 to 5 PM
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個至三十個低收入住宅單位。  
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## 波士頓華埠社區治安報告 毒品交易問題仍令人頭痛

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警員在哈佛街執行由劍橋地方法院所發出的拘捕令逮捕一名嫌犯。  
毒品交易——四月二日  
警員在泰勒街逮捕一名正在企圖向一名便衣警員販賣毒品的嫌犯。  
逮捕令拘捕——四月二日  
警員在必珠街執行一項由喬治亞州所發出的重大竊盜拘捕令逮捕一名嫌犯。  
在校區進行毒品交易——四月三日  
警員在牛津街(Oxford Street)進行巡邏時攔住一名嫌疑犯進行質詢。此嫌犯在與警方對質時,試圖吞下毒品。後來警方威迫下,嫌犯將口中的毒品吐出,並被逮捕送到警察分局進行處理。  
公共場所喝酒——四月三日  
警員在愛丁保羅街逮捕一名在公共場所喝酒的嫌犯。這名嫌犯被發現正在喝一瓶二十二盎斯的酒精飲料。  
在校區進行毒品交易——四月四日  
警方在愛丁保羅街逮捕一名正在進行毒品交易的嫌犯。他被發現到正在向路人推銷販賣毒品。  
竊盜案——四月四日  
一名受害者到 A-1 警局報案時表示,他置於王氏青年中心的儲藏櫃遭人撬開,並把他放在裡面的東西拿走。  
逮捕令拘捕——四月五日  
警員在乞臣街執行 Dorchester 法院所發出的拘捕令逮捕一名嫌犯。  
不明受傷案——四月五日  
警方回應來自必珠街一名人士遭到凶器刺傷的案。警方感到現場時,發現受害者因不明原因地中毒。經過調查後發現這名受傷人士並沒有遭到凶器刺傷,而是鼻子和嘴巴受傷了。他後來被送到紐英崙醫療中心治療。  
警員遭車輛撞傷——四月六日  
一名交通警員在尼崙街指揮交通時被一輛機車撞倒在地。他後來被救護車送到醫院救治,沒有生命危險。  
(本資料由波士頓警察局面 A-1 分局提供,張孟筠翻譯)

上期標題 < 華埠驚見綁架案 >:  
三月十八日——綁架事件警員在華埠巡邏時發現一名疑似受害者在益石街走動。警員向前詢問此人,「妳在這附近做什麼?」。她表示,「她被脅迫由紐約州的羅雀斯特(Rochester)帶到此地。」受害者所描述的嫌犯為一非裔男士。警方發現此嫌犯坐在一部停在牛津街上的機車座椅上。受害者並表示,此嫌犯威脅她從事色情交易的工作。警方依綁架、色情交易及強迫嗑藥等罪逮捕此嫌犯,並送交地方法院處理。

計劃的現存  
建築物所有  
人,以讓這個  
低收入計劃  
納入其建築  
物。其他的可  
行方案包  
括:尋求現行  
的住宅發展  
計劃,是這個  
低收入計劃

華人的前進會  
示,這些住宅單位合適獨居老人、新移民、殘障人士及低收入戶使用。目前重建局仍繼續尋找願意更改他們  
及客廳。  
華人的前進會  
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這個低收入住宅計劃的細節如建築物的高度、住宅單位的價位都還在策劃中。最後還得經由華埠居民會的審核後才能開始興建或進行。(Lisa Chong; 張孟筠翻譯)



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2	閣樓 (1,000 至 1,199 平方呎)	\$1,452/月	1-2	80
4	閣樓 (1,200 至 1,399 平方呎)	\$1,663/月	1-3	80
5	閣樓 (1,400 至 1,599 平方呎)	\$1,805/月	1-4	80
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\*租金乃指合約租金; 租金總額將因應租客需付設施而調整。

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## 溝通的五層次

要建立良好的關係，能達到透明的溝通是重要的因素之一。如何才能經驗這種透明的溝通呢？我們先來看看五個簡單的溝通層次，由淺至深依序是：

1. 寒暄——包括寒暄問暖、點頭微笑。
2. 事實——包括說些已發生的事情、交換資訊等。
3. 意見——分享對事情的觀點、看法，但主要是理性的，不摻雜個人的感覺。
4. 感受——分享喜怒哀樂或情緒。
5. 透明——分享內心世界，完全敞開，沒有保留。

中華廣教學校建校基金籌款餐會，市長曼寧諾親臨，獲各界回響捐款。基金會籌款委員會日前假華埠龍鳳大酒樓舉行籌款餐會，出席人士包括市長曼寧諾、美國商業銀行總裁 Charles Gifford、藍盾藍十字保險公司總裁 William Eassen 等政工商界人士及僑團領袖約三百人。

中華廣教學校建校基金籌款餐會  
市長曼寧諾親臨 獲各界回響捐款

市長曼寧諾致詞肯定創立於1916年的廣教學校，長期以來在社區的貢獻。他呼籲大家群策群力，為波城社區教育勾勒更美好遠景。

八百封募捐信函給主流社會政工商界人士。最近籌到的大筆捐款有至孝篤親公所八萬元、龍鳳大酒樓兩萬元等。她指出，「迄今籌款尚未達到350萬元的建校舍預算，大家仍需努力」。

藍盾藍十字保險公司總裁 William Eassen 觀賞該校學生才藝表演後有感而發表示，這個已有88年歷史的學校，應該是擁有自己校址的時候。

美國商業銀行總裁 Charles Gifford 致詞強調兒童教育的重要，社區將會熱烈支持。該校董事長雷國輝在會中，將學生製作的兒童圖畫四件，分別贈送給：曼寧諾、陳秀瑛、Charles Gifford 和 William Eassen，感謝他們支持。該校校長湯鳳鳴也感謝學生家長和僑社的長期支持與愛護。

該校建校基金籌款委員會

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圖為華美福利會建築物模型。華美福利會目前在天滿街兩百號的總部，因地方狹小，已無法滿足服務擴展的需要。因得到泰勒街一部分土地，讓華美福利會有了永久會址的希望。如今要在三年內籌足七百萬的興建動工費。若有心支持華美福利會籌款建樓，請洽（六一七）四二六—九四九 Erlinda Nelson。

會特別感謝龍鳳大酒樓贊助當晚餐飲。該會呼籲各界人士捐款可寄：  
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根據美國防癌協會指出,2003年

約有217,440宗乳癌的新個案,更有

40,580人死於乳癌。1996年至2000

年,平均在100,000位美洲華人中,有

97.2位患上或因乳癌而導致死亡的

個案。乳癌是女性第二種最常患上的

癌症,同時是第二種導致女性死亡的

癌症。根據 Patricia Kelly 所著作的

Assess Your True Risk of Breast

Cancer, 11至五十歲的女性患上乳

癌的百分率是2%,二十歲至八十歲

是11%。

乳癌的成因是乳房的細胞不受抑

制的不斷生長。因為沒有訊號制止癌

細胞生長及分裂,它們多會構成硬塊

及腫塊。因此,定期檢查及預防乳癌

的方法是非常重要的。根據美國防癌

協會,早期發現的乳癌,治療痊癒達

95%的成功率。在發現一厘米的硬塊

時作出治療,生存率是

99%,因為在治療期

間,癌細胞並沒有時間擴散。

躺下時,可用手打圈環繞乳房,或上

下觸摸乳房,感覺有沒有改變、腫脹、

或不規則的硬塊。如果在淋浴時候進

行,便可以弄濕手指,沾上肥皂作測

試,這會更容易檢查。乳房自我檢查

需要每月進行一次,整個乳房也需要

檢查,可由乳頭開始順一個方向檢查

至胸骨及腋窩。

雖然大部份的乳癌都是由乳房

自我檢查發現的,但是女性從二十歲

開始,也應該每年進行一次臨床乳房

檢查。臨床乳房檢查是由內科醫生透

過視覺檢查乳房表面的腫塊及磁力

共振檢查表面以下的腫塊。但是,並

不是所有的腫塊也可被內科醫生所

發現的,內科醫生主要只能夠發現較

大的腫塊及以磁力共振發現較近皮

膚表面的腫塊。因此,當女性年齡

較大,必須以乳房X光篩檢作預防乳

癌的方法。

乳房X光篩檢是由1913年開始,

與發明X光的時期相約。乳房X光篩

檢是當時的一個重大改變,因為檢查

員只需要輕微接觸檢查者乳房,也不

需要使用任何藥物注射便可進行,而

且乳房X光篩檢能夠檢查體積較小、

隱藏在深層的腫塊。乳房X光篩檢進

行時,X光會照在兩隻碟子形狀的儀

器中間的乳房。

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American Cancer Society Northern California

Chinese Unit的免費熱線。



(翻譯:威凱茵)  
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# 一百四十六位專家學者簽署請願書 反對四級恐怖攻擊實驗室座落在人口密集的波士頓

「我們是一群科學家、心理學家、公共衛生專家及學者，我們反對將於南端波士頓醫學中心建立四級生化恐怖攻擊實驗室。」以上是一封由專家學者連署的請願書。這封請願書已遞交給波士頓市長曼寧諾、波士頓市議會及波士頓大學信託，以要求有關單位撤除興建數高的反恐怖生化實驗室之計劃。

國家過敏暨傳染疾病研究院(National Institute of Allergy and Infectious Diseases)去年秋天敲定讓波士頓大學醫學中心興建策略性高的研究中心。這棟建築物的研究員所要研究的對象是那些傳染力強、致命力高的病原體如依波拉病毒、瘟疫及炭疽病毒等。這座研究中心的級數(研究對象的危險性)是全國最高的，而同等級的研究中心在美國還有其他三座。

這封標題為「無處可躲」(No Place to Hide)的信件表達簽署人士的擔憂——這個級數高的研究中心讓地方居民的健康及居住安全面臨極大的危機。連署的人士包括著名的學者專家如麻省理工學院的Zoam Chomsky及諾貝爾獎得主暨哈佛醫學院的瞿芬博士(Dr. Eric Chivian)及挪恩博士(Dr. Bernard Lown)。

這封請願書的發起單位為非牟利的社區環境促進組織(Alternatives for Community and Environment)。此組織於去年春天已開始為這個級數高的研究中心發起一連串的抗議活動。

波士頓大學醫學中心的發言人Ellen Berlin回應了此封請願書，「我們這個計劃的搭檔，都是這個地區的研究精英如哈佛、麻省理工學院及其他研究機構的研究員。而他們目前也有許多國家級的研究計劃在進行，深知這個實驗室的重要性。」

在這封請願書遞出的同時有一個向市議會傳遞這個實驗室對社區所帶來的危害之訊息的簡報會議在進行著。參與簡報會議的講員有波士頓大學公共衛生教授沃索諾夫(Dr. David Ozonoff)及麻省理工學院的分子生物專家金恩(Jonathan King)。這兩名專家也簽署了以上的陳情信函。此次的簡報會議之前的一個星期，有一個針對贊同此實驗室的市議會簡報會議的舉行。然後，一個星期後有一個兼聽贊同反對雙方意見的公聽會將舉行。

沃索諾夫無奈地指出，「支持國家衛生研究院(National Institutes of Health)的生化攻擊研究中心在過去至少二十年來，都不是以公共健康為導向。」原本贊同這個研究中心但現在卻持反對立場的沃索諾夫進一步表示，「興建這座四級生化攻擊研究實驗中心的經費來自國家安全部，他們的注意點是在生化恐怖攻擊而不是保障公共衛生的健全。」沃索諾夫更稱「聯邦生

化恐怖攻擊研究經費的流入，是公共衛生的毒瘤」。

發起此次簡報會議的市議員麥德默特(Cent McDermott)表示，「發生於兩千零一年的九一一恐怖攻擊事件表明出對生化攻擊研究的高度必要性。」在簡報會議後，麥德默特表示，「贏得這座實驗室以對抗生化恐怖攻擊是必要的」。

麻省理工學院的金恩博士表示，「你們不需要把這個研究高危險性病原體的實驗室放在人口密集的波士頓市中心吧！讓這個實驗室座落在人口較疏散的地區，對病原體的勘测及初期擴散傳染的處理都是比較容易的。波士頓市的居民超過五十萬，且其中有許多新移民及學生，四級生活實驗室對他們的生命安全是一個很大的危機。」

參與前後兩次(上次贊同實驗室及這次反對實驗室的)簡報公聽會的市議員元斯(Charles Yancy)表示，「上次的簡報公聽會，波士頓大學對公共安全及衛生考量上的敘述不足。」在上次的簡報會議上，波士頓大學著重提出這座實驗室的設備及可能帶來的經濟利益。這座實驗室有波士頓市長曼寧諾及麻州州長密朗尼的背書，這座實驗室將帶來六百六十個工作機會及一億六千萬元的聯邦經費。(原文於英文版第一頁)

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